

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Keith William Shocker  
Debtor

Case No. 25-01800-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jul 31, 2025

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Keith William Shocker, 223 E Main St, New Freedom, PA 17349-9770
5722621	+ Accts Advoca, 1001 S Fourth Street, Hamburg, PA 19526-9211
5722629	Citizens One, Attn: Bankruptcy One Citizens Plaza, Providence, RI 02903
5722654	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5722655	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5722622	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 31 2025 19:00:08	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5722631	Email/Text: bankruptcy@collegeave.com	Jul 31 2025 18:45:00	College Ave Student Loans, Attn: Bankruptcy Attn: Bankruptcy, 233 N. King Street , Suite 400, Wilmington, DE 19801
5722623	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 31 2025 18:59:54	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5722624	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 31 2025 19:01:07	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
5722625	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 31 2025 19:00:04	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
5722626	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 31 2025 19:01:07	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790040, St Louis, MO 63179-0040
5722627	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 31 2025 19:01:07	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5722628	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 31 2025 19:00:47	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
5722632	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 31 2025 18:46:00	Comenity Capital/Dell, Attn: Bankruptcy, PO box 182125, Columbus, OH 43218-2125
5722634	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 31 2025 18:45:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5722635	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 31 2025 18:49:41	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
5722636	+ Email/Text: Documentfiling@lciinc.com	Jul 31 2025 18:45:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-5839
5722637	+ Email/Text: Documentfiling@lciinc.com		

5722638	Email/Text: camanagement@mtb.com	Jul 31 2025 18:45:00	Lending Club, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-5839
5722641	+ Email/Text: Unger@Members1st.org	Jul 31 2025 18:46:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
5722640	+ Email/Text: Unger@Members1st.org	Jul 31 2025 18:45:00	Members 1st FCU, Attn: Bankruptcy, PO Box 8893, Camo Hill, PA 17001-8893
5722642	Email/Text: fesbank@attorneygeneral.gov	Jul 31 2025 18:45:00	Members 1st FCU, Attn: Bankruptcy 5000 Marketplace Way, Enola, PA 17025-2431
5722643	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 31 2025 18:46:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5722644	^ MEBN	Jul 31 2025 18:42:58	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5722630	Email/Text: bankruptcy@swfin.com	Jul 31 2025 18:46:00	College Ave Student Loan Servicing, LLC, College Ave, Attn: Bankruptcy 233 N. Kin, Wilmington, DE 19801
5722645	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 31 2025 18:49:08	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722647	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 31 2025 19:01:07	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722648	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 31 2025 18:49:40	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722649	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 31 2025 19:01:07	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722651	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 31 2025 18:48:09	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722653	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 31 2025 19:00:44	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
5722656	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 31 2025 18:46:00	US Bank/RMS, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5722652		Synchrony/Ashley Furniture Homestore
5722633	*+	Comenity Capital/Dell, Attn: Bankruptcy, POB 182125, Columbus, OH 43218-2125
5722639	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
5722646	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5722650	*+	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Michael A. Cibik	on behalf of Debtor 1 Keith William Shocker help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
Shocker, Keith William

CHAPTER 13
CASE NO. 25-01800
<input checked="" type="checkbox"/> ORIGINAL PLAN
<input type="checkbox"/> AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
<input type="checkbox"/> 0 Number of Motions to Avoid Liens
<input type="checkbox"/> 0 Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchasemoney security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 90,600.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
07/2025	06/2030	\$1,510.00	\$0.00	\$1,510.00	\$90,600.00
				Total Payments:	\$90,600.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (  ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(  ) Debtor is over median income. Debtor estimates that a minimum of \$ 78,517.01 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20 \_\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions** | *Check one.*

None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Members 1st FCU	2020 Volkswagen Jetta	0002

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$ 1,500.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.**

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

Property of the estate will vest in the Debtor upon

*Check the applicable line:*

- plan confirmation.
- entry of discharge.
- closing of case.

**7. DISCHARGE: (Check one)**

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: 07/10/2025

/s/ Edward Jacob Gruber  
Attorney for Debtor

/s/ Keith William Shocker  
Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.